

1 in step 1400. Stepping back to query step 1370, if the item is not payable either the check  
2 image or the printed duplicate of the original monetary item is returned to the original  
3 depositor in process step 1410 and the process ends in step 1420.

4 The present invention may be embodied in other forms without departing from its  
5 spirit or essential characteristics. As properly understood, the preceding description of  
6 specific embodiments is illustrative only and in no way restrictive. The scope of the  
7 invention is, therefore, indicated solely by the appended claims as follows.

8 What is claimed and desired to be secured by United States Letters Patent is:  
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1           1.     A method for processing a check deposited at a non-maker bank remote-  
2 capture site, said remote-capture site capable of interfacing with a financial institution,  
3 without forwarding the original check to a maker bank, said method comprising the steps  
4 of:

5               a)     converting said check into electronic check data at said remote-  
6 capture site;

7               b)     electronically exchanging said check data with said financial  
8 institution; and

9               c)     said financial institution crediting an account according to said  
10 check data without referencing said original check.

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12           2.     The method as recited in claim 1, wherein said converting step comprises  
13 the steps of:

14               a)     scanning at said remote-capture site said check to create image  
15 data, said image data representing an electronic image of said check, said remote-  
16 capture site being a lock box system; and

17               b)     reading at said remote-capture site said image data to create  
18 informational data from said image data to aid in electronic processing of said  
19 deposited check.

1           3.     The method as recited in claim 2, wherein said electronically exchanging  
2 said check data step comprises the step of:

3               a)     sending said check data from said non-financial institution location  
4 to said financial institution over an electronic channel;

5               b)     said financial institution verifying said check data with account  
6 records accessible by said financial institution;

7               c)     when said check data conforms to said account records, said  
8 financial institution confirming said check data to said remote location; and

9               d)     said non-financial institution location processing said check data  
10 into processed check data in response to said confirming step.

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12           4.     The method as recited in claim 3, wherein said financial institution  
13 confirming said check data step comprises the steps of:

14               a)     said financial institution acknowledging to said remote location  
15 receipt and accuracy of said check data; and

16               b)     said financial institution sending acknowledgement of accurate  
17 receipt of said check data to said remote location.

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19           5.     The method as recited in claim 3, further comprising the step of:

20               a)     following said processing said check data into processed check  
21 data step, said remote location secondly converting said processed check data into  
22 electronic processed check data.

1           6.     The method as recite in claim 3, wherein said crediting said account  
2 according to said check data step further comprises the step of:

3               a)     when said financial institution is not the maker bank of said check,  
4 sending said processed check data to said maker bank for clearing said check.  
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6           7.     The method as recited in claim 6, wherein said sending said processed  
7 check data to said maker bank for clearing said check step comprises the steps of:

8               a)     when said maker bank is electronic exchange-capable,  
9 electronically exchanging said processed check data with said maker bank; and

10              b)     when said maker bank is not electronic exchange-capable, printing  
11 a facsimile of said check from said processed check data; and forwarding said  
12 facsimile of said check to said maker bank.  
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14           8.     The method as recited in claim 1, wherein said converting step comprises  
15 the steps of:

16              a)     scanning at said remote-capture site said check to create image  
17 data, said image data representing an electronic image of said check, said remote-  
18 capture site being a Magnetic Ink Character Recognition (MICR) system;

19              b)     reading at said remote-capture site said image data to create  
20 informational data from said image data to aid in electronic processing of said  
21 deposited check; and

22              c)     reading at least a portion of said check to determine additional  
23 informational data stored in a Magnetic Ink Character Recognition (MICR) line.  
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1           9.     The method as recited in claim 8, wherein said electronically exchanging  
2 said check data step comprises the step of:

3                 a)     sending said check data from said non-financial institution location  
4 to said financial institution over an electronic channel;

5                 b)     said financial institution verifying said check data with account  
6 records accessible by said financial institution;

7                 c)     when said check data conforms to said account records, said  
8 financial institution confirming said check data to said remote location; and

9                 d)     said non-financial institution location processing said check data  
10 into processed check data in response to said confirming step.

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12           10.    The method as recited in claim 9, wherein said financial institution  
13 confirming said check data step comprises the steps of:

14                 a)     said financial institution acknowledging to said remote location  
15 receipt and accuracy of said check data; and

16                 b)     said financial institution sending acknowledgement of accurate  
17 receipt of said check data to said remote location.

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19           11.    The method as recited in claim 9, further comprising the step of:

20                 a)     following said processing said check data into processed check  
21 data step, said remote location secondly converting said processed check data into  
22 electronic processed check data.

1           12.    The method as recite in claim 9, wherein said crediting said account  
2 according to said check data step further comprises the step of:

3                   a)       when said financial institution is not the maker bank of said check,  
4 sending said processed check data to said maker bank for clearing said check.  
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6           13.    The method as recited in claim 12, wherein said sending said processed  
7 check data to said maker bank for clearing said check step comprises the steps of:

8                   a)       when said maker bank is electronic exchange-capable,  
9 electronically exchanging said processed check data with said maker bank; and

10                  b)       when said maker bank is not electronic exchange-capable, printing  
11 a facsimile of said check from said processed check data; and forwarding said  
12 facsimile of said check to said maker bank.  
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14. A computer-readable medium having computer-executable instructions for performing a method for processing a check deposited at a non-maker bank remote-capture site, said remote-capture site capable of interfacing with a financial institution without forwarding the original check to a maker bank, said computer-executable instructions for performing the steps of:

a) converting said check into electronic check data at said remote-capture site;

b) electronically exchanging said check data with said financial institution; and

c) said financial institution crediting an account according to said check data without referencing said original check.

15. The computer-readable medium having computer-executable instructions, as recited in claim 14, wherein said computer-executable instructions for performing said converting step comprise computer-executable instructions for performing the steps of:

a) scanning at said remote-capture site said check to create image data, said image data representing an electronic image of said check, said remote-capture site being a lock box system; and

b) reading at said remote-capture site said image data to create informational data from said image data to aid in electronic processing of said deposited check.

16. The computer-readable medium having computer-executable instructions, as recited in claim 15, wherein said computer-executable instructions for performing said electronically exchanging said check data step comprises computer-executable instructions for performing the step of:

a) sending said check data from said non-financial institution location to said financial institution over an electronic channel;

b) said financial institution verifying said check data with account records accessible by said financial institution;

c) when said check data conforms to said account records, said financial institution confirming said check data to said remote location; and

d) said non-financial institution location processing said check data into processed check data in response to said confirming step.

17. The computer-readable medium having computer-executable instructions, as recited in claim 16, wherein said computer-executable instructions for performing said financial institution confirming said check data step comprises computer-executable instructions for performing the steps of:

a) said financial institution acknowledging to said remote location receipt and accuracy of said check data; and

b) said financial institution sending acknowledgement of accurate receipt of said check data to said remote location.



1           18.    The computer-readable medium having computer-executable instructions,  
2 as recited in claim 16, wherein said computer-executable instructions further comprise  
3 computer-executable instructions for performing the step of:

4                   a)       following said processing said check data into processed check  
5 data step, said remote location secondly converting said processed check data into  
6 electronic processed check data.

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8           19.    The computer-readable medium having computer-executable instructions,  
9 as recite in claim 16, wherein said computer-executable instructions for performing said  
10 crediting said account according to said check data step further comprises computer-  
11 executable instructions for performing the step of:

12                   a)       when said financial institution is not the maker bank of said check,  
13 sending said processed check data to said maker bank for clearing said check.

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15           20.    The computer-readable medium having computer-executable instructions,  
16 as recited in claim 19, wherein said computer-executable instructions for performing said  
17 sending said processed check data to said maker bank for clearing said check step  
18 comprises computer-executable instructions for performing the steps of:

19                   a)       when said maker bank is electronic exchange-capable,  
20 electronically exchanging said processed check data with said maker bank; and

21                   b)       when said maker bank is not electronic exchange-capable, printing  
22 a facsimile of said check from said processed check data; and forwarding said  
23 facsimile of said check to said maker bank.  
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1           21.    The computer-readable medium having computer-executable instructions,  
2 as recited in claim 14, wherein said computer-executable instructions for performing said  
3 converting step comprises computer-executable instructions for performing the steps of:

4                   a)     scanning at said remote-capture site said check to create image  
5 data, said image data representing an electronic image of said check, said remote-  
6 capture site being a Magnetic Ink Character Recognition (MICR) system;

7                   b)     reading at said remote-capture site said image data to create  
8 informational data from said image data to aid in electronic processing of said  
9 deposited check; and

10                  c)     reading at least a portion of said check to determine additional  
11 informational data stored in a Magnetic Ink Character Recognition (MICR) line.  
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22. The computer-readable medium having computer-executable instructions, as recited in claim 21, wherein said computer-executable instructions for performing said electronically exchanging said check data step comprises computer-executable instructions for performing the step of:

a) sending said check data from said non-financial institution location to said financial institution over an electronic channel;

b) said financial institution verifying said check data with account records accessible by said financial institution;

c) when said check data conforms to said account records, said financial institution confirming said check data to said remote location; and

d) said non-financial institution location processing said check data into processed check data in response to said confirming step.

23. The computer-readable medium having computer-executable instructions, as recited in claim 22, wherein said computer-executable instructions for performing said financial institution confirming said check data step comprises computer-executable instructions for performing the steps of:

a) said financial institution acknowledging to said remote location receipt and accuracy of said check data; and

b) said financial institution sending acknowledgement of accurate receipt of said check data to said remote location.

24. The computer-readable medium having computer-executable instructions, as recited in claim 22, further comprising computer-executable instructions for performing the step of:

a) following said processing said check data into processed check data step, said remote location secondly converting said processed check data into electronic processed check data.

25. The computer-readable medium having computer-executable instructions, as recite in claim 22, wherein said computer-executable instructions for performing said crediting said account according to said check data step further comprises computer-executable instructions for performing the step of:

a) when said financial institution is not the maker bank of said check, sending said processed check data to said maker bank for clearing said check.

26. The computer-readable medium having computer-executable instructions, as recited in claim 25, wherein said computer-executable instructions for performing said sending said processed check data to said maker bank for clearing said check step comprises computer-executable instructions for performing the steps of:

a) when said maker bank is electronic exchange-capable, electronically exchanging said processed check data with said maker bank; and

b) when said maker bank is not electronic exchange-capable, printing a facsimile of said check from said processed check data; and forwarding said facsimile of said check to said maker bank.